AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

WHAT IS CLAIMED IS:

1. (Currently Amended)   A method, comprising:

providing a first customer a first card having an enabled RFID device coupled to the first card;

obtaining demographic data regarding the first customer, the demographic data identifying customer information and preferences;

determining the traffic pattern of the first customer within a merchant location by automatically tracking the position of the RFID device over time using a plurality of RFID detection devices, the merchant location having a merchant layout defining a respective position of one or more products;

analyzing the demographic data and the traffic pattern of the first customer;

determining a modification to be made to the merchant layout based at least on the analysis of the demographic data and the traffic pattern of the first customer; and

making the modification to the merchant layout, the modification altering the position of at least one of the one or more products.

2. (Original)   The method of Claim 1, further comprising:

receiving a request from a second customer for a second card having a disabled RFID device coupled to the second card; and

providing the second customer a second card having a disabled RFID device.

3. (Original)   The method of Claim 1, further comprising:

allowing the first customer to select the first card having an enabled RFID device or a second card not having an enabled RFID device; and

offering the first customer a financial incentive to select the first card rather than the second card.

4. (Original)   The method of Claim 1, further comprising:

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allowing the first customer to select whether to have the RFID device coupled to the first card enabled or disabled; and

offering the first customer a financial incentive to have the RFID device coupled to the first card enabled rather than disabled.

5. (Original)   The method of Claim 1, wherein the first card is a merchant affinity card.

6. (Original)   The method of Claim 1, wherein the first card is a credit card.

7. (Original)   The method of Claim 1, further comprising automatically generating a planogram for the merchant location based at least on the demographic data and the traffic pattern of the first customer.

8. (Original)   The method of Claim 1, further comprising providing the first customer financial incentives based on the determined traffic pattern of the first customer.

9. (Original)   The method of Claim 8, further comprising providing the first customer financial incentives based on the amount of time the first customer is located within a particular location.

10. (Currently Amended)   A system, comprising:

a card providing module operable to provide a first customer a first card having an enabled RFID device coupled to the first card;

a data storage module operable to receive and store demographic data regarding the first customer, the demographic data identifying customer information and preferences;

a plurality of RFID detection devices positioned in a merchant location and operable to determine the location of the RFID device, the merchant location having a merchant layout defining a respective position of one or more products;

a traffic pattern analysis module operable to:

receive position information from the plurality of RFID detection devices; and

determining the traffic pattern of the fist customer based on the received position information over time; and

a layout analysis module operable to determine a modification to be made to the merchant layout based at least on the demographic data and the traffic pattern of the first customer, the modification altering the position of at least one of the one or more products.

11. (Original) The method of Claim 10, wherein the card providing module is operable to:

receive a request from a second customer for a second card having a disable RFID device coupled to the second card; and

provide the second customer a second card having a disabled RFID device.

12 (Original). The method of Claim 10, wherein the card providing module is operable to:

allow the first customer to select the first card having an enabled RFID device or a second card not having an enabled RFID device; and

offer the first customer a financial incentive to select the first card rather than the second card.

13. (Original) The method of Claim 10, wherein the card providing module is operable to:

allow the first customer to select whether to have the RFID device coupled to the first card enabled or disabled; and

offer the first customer a financial incentive to have the RFID device coupled to the first card enabled rather than disabled.

14. (Original) The method of Claim 10, wherein the first card is a merchant affinity card.

15. (Original) The method of Claim 10, wherein the first card is a credit card.

16. (Original) The method of Claim 10, wherein the layout analysis module is operable to automatically generate a planogram for the merchant location based at least on the demographic data and the traffic pattern of the first customer.

17. (Original) The method of Claim 10, further comprising a financial incentives module operable to provide the first customer financial incentives based on the determined traffic pattern of the first customer.

18. (Original) The method of Claim 17, wherein the financial incentives module provides the first customer financial incentives based on the amount of time the first customer is located within a particular location.

19. (Currently Amended)   A card provided to a customer of a merchant having a merchant location, the card comprising an enabled RFID device coupled to the card, the position of the RFID device being automatically tracked by a plurality of RFID detection devices in order to determine the traffic pattern of the first customer within the merchant location, the traffic pattern being analyzed in conjunction with demographic data regarding the first customer in order to determine a modification to be made to the merchant layout, the demographic data identifying customer information and preferences, and the modification altering the position of at least one of the one or more products.

20. (Currently Amended)   A system, comprising:
a computer system having a processor; and
a computer readable medium coupled to the computer system, the computer readable medium comprising a program operable, when executed by the processor, to:
enable an RFID device coupled to a card provided to a customer;
receive demographic data regarding the first customer, the demographic data identifying customer information and preferences;
receive from a plurality of RFID detection devices tracking information regarding the position of the RFID device over time;

determine the traffic pattern of the first customer within a merchant location based on the received tracking information;

analyze the demographic data and the traffic pattern of the first customer; and

determine a modification to be made to a merchant layout associated with the merchant location based at least on the analysis of the demographic data and the traffic pattern of the first customer, the merchant layout defining a respective position of one or more products, and the modification altering the position of at least one of the one or more products.